

[BSM NOTIFICATION]: Identity Verification Failed

Overview

This doc will help you determine what to do when you receive the “Identity Verification Failed” emails through BSM. If you receive an email stating your borrower’s identity FAILED to verify there are two ways for you to resolve this issue.

You can go into the loan through BSM and either

Verify Identity

or

Reset Verification

If you know the borrower is who they say they are you may manually force identity to verify by clicking,

Verify Identity

But if you do not know definitively who they are, you can simply allow them to try again by clicking,

Reset Verification

Full Details:

When a borrower is filling out an application through BSM there is a section that tests their knowledge of themselves, helping us verify that they are who they say they are. This is done with a series of questions as seen in the image below. In some instances, the identity cannot be verified, perhaps they forgot the car they owned in 2013 or the name of an associate.

The screenshot shows a progress bar at the top with four stages: Start (filled), Create, Verify, and Approval (all empty). Below the progress bar is the title 'Verify Your Identity' and the instruction 'Answer the questions below to prove that you really are you.' There are three questions, each with a green header bar:

- Question 1: 'With which name are you associated?' with radio button options: MONTGOMERY, MARINO, MENDOZA, and None of the above.
- Question 2: 'Where was your social security number issued?' with radio button options: Illinois, New Mexico, Iowa, and None of the above.
- Question 3: 'What year is your Acura 3.2 TL?' with radio button options: 2001, 2002, 2003, and None of the above.

At the bottom of the form is a brown 'Confirm Identity' button and the text 'Your information is always private.'

If a borrower answers these questions incorrectly and Identity **cannot** be verified, you will then receive an email directly from BSM. See the below example,

Image 2.



Hi _____,

You have a new loan application, however the borrower failed their identity verification. When this happens, you have the option to verify the borrower independently and push them through. Click below to view the loan and push them through manually.

[View Loan](#)

- *The Greenway Mortgage Team*

This email was sent to you because you are a registered user with [Greenway Mortgage](#).

At this point you have two options. You can either manually verify the borrower's identity or you can reset the verification thus allowing the borrower to attempt to verify again.

If you know the borrower personally and know definitively that they are who they say they are then you can click the link from your email, hop into BSM, open the loan and manually verify. Here's how you would do that.

From the **Application** section under the **Borrower** tab you will find an encircled check mark in the right-hand corner, as seen below. As you hover over, the option will say "Manually verify the borrower's identity." You can click this to proceed and push the verification through.

Image 3.

The screenshot displays the BSM interface for a borrower's profile. On the left is a vertical navigation menu with icons for Application, Fees & Service Providers, Product & Pricing, AUS, Credit, Conditions, Tasks, Documents, and Status. The top navigation bar includes tabs for General, Borrower, Property, Income, Expenses, Assets, Liabilities/REO, Transaction, Declarations, and Monitoring. The 'Borrower' tab is active, showing a profile for 'Borrower: [redacted] (Import Not Complete)'. A tooltip with a green checkmark icon and the text 'Manually verify the borrower's identity.' is positioned over a star icon in the top right corner of the profile header. The profile details are organized into sections: 'General Information' (First Name: Test, Middle Name: [redacted], Last Name: TestCase, Name Suffix: [redacted], Phone Primary: 732-[redacted], Email: Test@email.com, Years Of Schooling: [redacted], Primary Address: 107 Tindall Road, Middletown, NJ 07748, Mailing Address: Same as present address) and 'Employment History' (Not yet available).

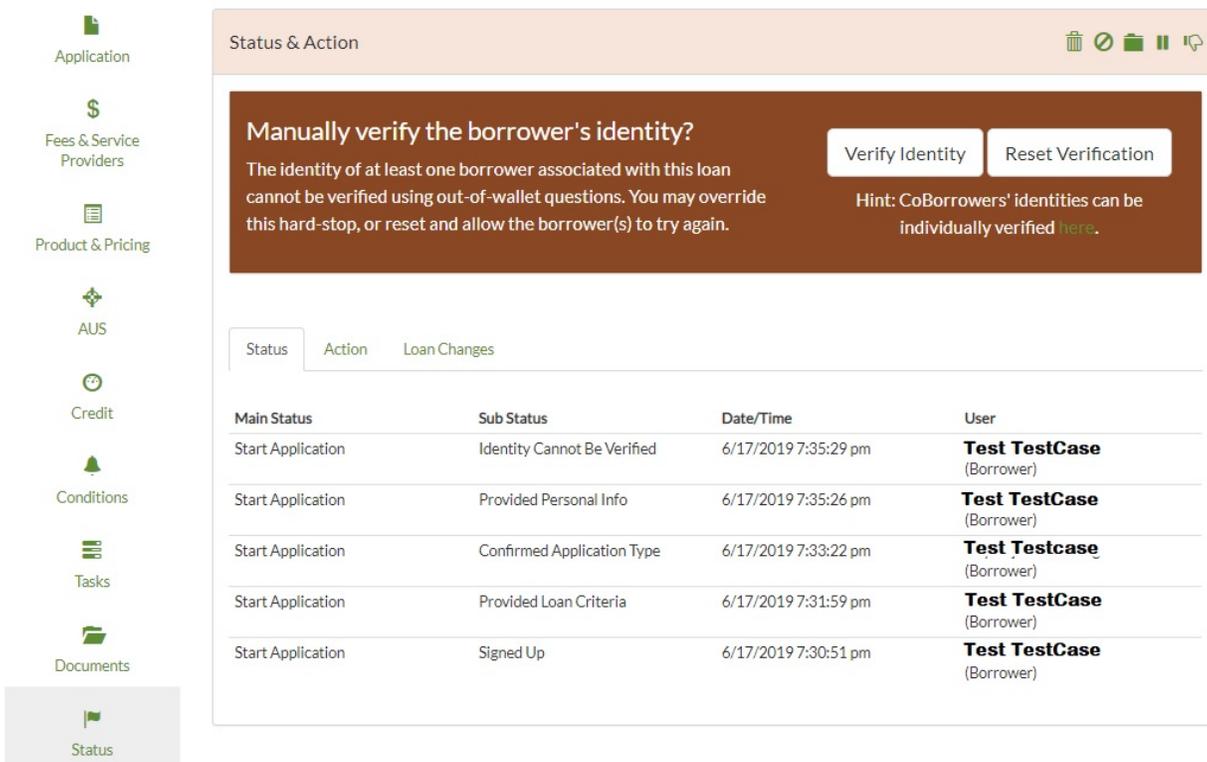
On the other hand, if you do not know the borrower and perhaps they found you online, you can simply reset the parameters.

Again, if you follow the link provided in the email you will be directed to BSM. From here you would go into the file and this time select the **Status** section. As you can see in image 4. there will be a section at the top that notifies you the verification of identity failed, and the two options are provided to you,



In this instance you will want to click the **Reset Verification** button and proceed.

Image 4.



The screenshot shows the BSM application interface. On the left is a sidebar with navigation icons for Application, Fees & Service Providers, Product & Pricing, AUS, Credit, Conditions, Tasks, Documents, and Status. The main content area is titled 'Status & Action' and features a notification banner: 'Manually verify the borrower's identity? The identity of at least one borrower associated with this loan cannot be verified using out-of-wallet questions. You may override this hard-stop, or reset and allow the borrower(s) to try again. Hint: CoBorrowers' identities can be individually verified [here](#).' Below the banner are two buttons: 'Verify Identity' and 'Reset Verification'. Underneath is a table with tabs for 'Status', 'Action', and 'Loan Changes'. The table has columns for 'Main Status', 'Sub Status', 'Date/Time', and 'User'.

Main Status	Sub Status	Date/Time	User
Start Application	Identity Cannot Be Verified	6/17/2019 7:35:29 pm	Test TestCase (Borrower)
Start Application	Provided Personal Info	6/17/2019 7:35:26 pm	Test TestCase (Borrower)
Start Application	Confirmed Application Type	6/17/2019 7:33:22 pm	Test TestCase (Borrower)
Start Application	Provided Loan Criteria	6/17/2019 7:31:59 pm	Test TestCase (Borrower)
Start Application	Signed Up	6/17/2019 7:30:51 pm	Test TestCase (Borrower)

As always if you have any questions or concerns please reach out to

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